



# **RETIREE NEWSLETTER**

Retiree Activities Office (RAO), Travis AFB, California

## **Summer 2015**

### **VOLUNTEER COUNSELORS**

Robert Boyd, Colonel, USAF (Ret)  
Walt Jue, Lieutenant Colonel, USAF (Ret)  
Steven Pearson, Lieutenant Colonel, USAF (Ret)  
Jan M. Homer, Captain, USAF (Ret)  
Louis McDermott, Captain, USAF (Ret)

Michael York, SMSgt (Ret)  
Mary-Lou Bermudez, MSgt, USAF (Ret)  
William R. Ulm, MSgt, USAF (Ret)  
Laurna Sudat, MSgt, USAF (Ret)  
Don Cahan, Sgt, USA

### **George Moses, CMSgt, USAF (Ret)**

Director, McClellan Park Satellite Retiree Activities Office

### **Ms. Bunny Dominguez,**

Medical RAO Coordinator, David Grant USAF Medical Center

### **David C. Wigley, CMSgt, USAF (Ret)**

Director, Travis AFB Retiree Activities Office



## **Focus of the Retiree Activities Offices**

Our customers are retired American service members and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and followed the orders given to them without regard to personal cost. They should take great pride in their accomplishments. In addition, they are entitled to the fulfillment of the contract drawn with our country. At the Retiree Activities Office, we take great pride in supporting the fulfillment of this contract. It is our responsibility to maintain open communication and to ensure they receive superb service and the respect that they so rightfully deserve. Our primary focus shall remain on mission accomplishment, compassionate care of retirees and their families, and the drive to constantly improve and excel.



### **FROM YOUR RAO DIRECTOR**

This will be short and succinct. We are experiencing a critical staffing shortage in the RAO and are exploring ways of reaching out to retirees to determine who wishes to serve with us as volunteer counselors. If you are a military retiree, from any component of the United States Armed Forces, or if you are a dependent spouse or an annuitant spouse (whose sponsor is deceased and you are receiving a Survivor Benefit Plan (SBP) annuity, you meet the primary qualification to

volunteer with us. You do not need to be an expert on all things retired. You do need to have a sincere desire to assist your fellow retirees and the ability to answer the phone and deal with walk-in visitors to the office. Minimum service requirements (how often you'd be expected to be in the office) will be discussed when you contact our office at 707-424-3905. Please consider joining us in "Still Serving" our retired population. Thank you.

DAVID C. WIGLEY, CMSgt, USAF (Ret)  
Director, Travis AFB Retiree Activities Office



# Protect Your Retirement Pension

The following comes from the Consumer Financial Protection Bureau. Many pension advance companies charge consumers high interest rates and fees. These costs can really add up. Pension advances can quickly strip away pension income. If you are considering a pension advance, follow these dos and don'ts:

- Don't give anyone access or control over your monthly pension payments. Pension advance lenders sometimes arrange for monthly payments to be automatically deposited in a newly created bank account and then debited to pay back the loan, fees and interest charges. This allows the company to withdraw payments and fees directly from your account.
- If you're asked to sign up for life insurance with the pension advance company as your beneficiary, be cautious. Pension advance companies sometimes require consumers to sign up for life insurance with the company as the consumer's beneficiary. You could end up footing the bill for the insurance.
- Don't be fooled by patriotic sounding names, logos or claims of government backing. Some companies try to trick consumers into thinking that their pension advance loan is endorsed by a federal or state government agency. Don't fall for this.
- Do look at other options. If you're turning to pension advances because you're having financial difficulties, consider getting financial coaching or counseling from a professional. Many non-profit credit counseling agencies charge sliding scale fees so consumers who need help can afford their services.



## How do I create a “my Social Security” Online account?

To create an account, you must provide some personal information about yourself and give answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

**You must be able to verify some information about yourself and:**

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

**You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:**

- With whom you have a business relationship;
- For whom you are a representative payee; or
- For whom you are an appointed representative.

# DFAS / myPay updates

## myPay makes password rules easier

INDIANAPOLIS — Access to your myPay account is protected by state-of-the-art security and round-the-clock monitoring. But security of your account depends on you!

**myPay** recently updated its system password rules that meet the intent of DOD security policies and customer feedback. All users who access **myPay** with their login ID and password must now create a new password using the following rules:

- Must be 9 to 30 characters in length
- Contain at least one UPPERCASE letter
- Contain at least one lowercase letter
- Contain at least one number (0-9)
- Contain at least one special character: # @ \$ = + % ^ ! \* \_
- Must NOT include any spaces

Passwords will now expire every 150 days. About 10 days before your password expires, you will receive an email advising you to update your password to avoid delays logging into **myPay**. Make sure the email address recorded in your **myPay** profile is current to ensure you receive these important notices.



## Destined to fly

By: SRA Kristoffer Kaubisch  
Minot AFB - Public Affairs

In a split second, her entire future was hanging in the balance. One minute she was cutting floor boards for her new house, the next, she was in survival mode as the saw kicked the board up and took her hand with the cut, completely amputating her hand. The only thing running through her mind was to stay calm and focus on saving herself. "It was crazy how it all happened," said Capt. Kristin Nelson, 23rd Bomb Squadron pilot. "It's amazing how much self-aid buddy care helped. I stayed calm and hollered for my husband. I cut off the pressure point, elevated my arm and went in the house and laid on the floor." Although Nelson handled the crisis well, she was still haunted with thoughts of losing the thing she is most passionate about, flying. "I started flying when I was 14-years-old; it's part of who I am," Nelson said. "I was laying on the floor thinking I was going to have a prosthetic hand and would never be able to fly again." While Nelson lay contemplating her future, her

husband Erik stepped up and did what he had to do to save his wife's life. "My husband did a great job," Nelson said. "He put a tourniquet on before the ambulance got there and was able to stop the bleeding in probably less than a minute." Despite losing half of her blood, Nelson stayed conscious throughout the duration of the day's events. A police officer was first on scene and it was his first response ever on duty. "Welcome to being a police officer, I guess!" Nelson said. "He stayed very calm and was persistent on getting me to a qualified plastic surgeon that could put the hand back on, which wasn't something that I knew they could even do." After the ambulance arrived and took her to Trinity Hospital in Minot, North Dakota, it was decided she would have to be flown to the Mayo Clinic in Rochester, Minnesota. With her hand on ice, her husband took the co-pilot spot next to the helicopter pilot. "He and my husband flew the helicopter together," Nelson said. "I vaguely remember being in the back of the helicopter and being jealous that my husband was flying it."



Upon arriving at the Mayo Clinic, she was rushed into a 12-hour long surgery. The doctor examined her hand and thought it was a good candidate to be re-attached.

"It's rare that it's successful," Nelson said. "I don't know the exact numbers, but it's well less than 100 that were able to have a hand put back on and it be functional."

The doctor was able to re-attach the bones, arteries, veins, nerves and tendons; there were 36 tendons needing re-attachment, as well as all of the microscopic nerves.

"I don't think he missed a single capillary," Nelson said. "My hand never turned any different color at all; it was very healthy looking from the beginning." Nelson stayed in Minnesota for the next five weeks, recovering and working with therapists. That was only the beginning of her near year-long rehabilitation process.

"After a few months, I started to get quite a bit of mobility back and was ahead of schedule compared to other hand re-plants any of the therapists had seen," Nelson said. "Around then, I saw the possibility of getting back in the plane."

On April 27, 2015, just 11 months after her accident, Nelson received the official word she was getting back in the air.

"My commander told me that he had just got off the phone with the Pentagon and they had cleared me to fly again," Nelson said. "I almost fell off my seat I was so excited. Everyone was really excited for me and very supportive."

After two days of getting spun up on training and paperwork, Nelson found herself in the cockpit of a B-52, ready to take flight.

"It was kind of like I had never gotten out of the plane. It was like I had just flown last week," Nelson said. "I didn't realize how much I really missed it until I got back in the plane and was actually flying. It was great."

Now back to what she loves doing most after overcoming such a catastrophic incident, Nelson sees life in a whole new light.

"This has definitely made me more appreciative of the little things," Nelson said. "Just taking advantage of life every day, because you never know what your future holds."

## Financial / Legal News



### Affordable Healthcare Act Reporting IRS Form 1095

Do you know that myPay is the quickest way to get your 2015 IRS Form 1095? In fact, once it becomes available in myPay in late January, 2016, you will have the option to View, Print or Save your 1095 in PDF format. This will save you time in comparison to the U.S. Postal Service which will take approximately 7 - 10 business days for delivery.

myPay protects against identity theft and is more secure than regular mail by allowing you to access your tax statements securely

online. Finally, myPay matches the industry standards for the highest level of encryption and security to protect all myPay users.

myPay also makes it convenient for you to switch from mail delivery to electronic. You can simply log into myPay and from the Main Menu select "Turn on/off Hard Copy of IRS Form 1095". Answer "Yes" to switch from "Electronic and Hard Copy" to "Electronic Only" for faster and safer electronic delivery.

Click the link below to log into your myPay account:

<https://mypay.dfas.mil/mypay.aspx>

If you have questions about logging into myPay and/or making changes to your electronic elections in myPay, contact the DFAS Centralized Customer Support Unit at **1-888-DFAS411 or 1-888-332-7411, Option 5.**

## **Legal Services Changes**

**Legal Assistance** focuses on preparing **active duty Air Force personnel** to deploy. They provide wills, powers of attorney and general legal advice. We also provide dependents and **retired personnel legal assistance** on a **space-available basis**.

Need a notary, will, or a power of attorney? Please visit our website at



## **Travis AFB Main Gate Construction Update**

**Attention:** June thru September 2015, major upgrades to the Travis Air Force Base's Main Gate perimeter security and traffic controls will be in-progress. These upgrades require partial lane closures for both the inbound and outbound lanes. The main gate will remain open with at least one open lane for both the inbound and outbound lanes. Traffic control devices will be used to warn vehicles and pedestrians. Additional information will be published in the Tailwind concerning future closures needed for final inspection and gate completion.

<https://aflegalassistance.law.af.mil> to complete your inputs for your legal documents to include Powers of Attorney, Wills, and other documents. A ticket number is generated at the end of the process, one for each document.

You will also find general information on legal assistance topics. Additionally, please take a moment to provide feedback - also through our website.

**Retiree Legal Services** (legal assistance and wills) are provided by appointment only on Retiree Assistance Day that is scheduled every 6-8 weeks. Please call our office at 707-424-3251 for further information or alternate referral information.



TRICARE beneficiaries need to be aware of a telephone scam affecting beneficiaries over 65 and on Medicare nationwide. A caller will usually identify themselves as being an official Medicare vendor, and will then offer to sell you back braces. The caller may have specific information that makes the call seem official, typically your address, phone numbers and doctor's name. The caller is hoping this will convince you they are a legitimate vendor and that you will give them your social security number and additional personal information.

If you receive a call like this, DO NOT give any of your personal identifiable information, such as birth date, social security number or banking information. TRICARE never asks beneficiaries for this information when calling for an official Department of Defense survey. The Defense Health Agency (DHA) Program Integrity Office is closely monitoring this situation. If you receive a call of this nature, please do not provide your information and contact the DHA Program Integrity Office directly. For more information on fraud and abuse reporting visit:

[www.TRICARE.mil/fraud](http://www.TRICARE.mil/fraud)

**WE NEVER LIKE TO THINK ABOUT IT, BUT LIFE ONLY GOES ON FOR ONLY SO LONG**

Have you prepared your spouse or husband or next of kin in the event of your passing? We recommend that you create a folder, notebook or other method to keep all of your important documents in the event of your passing. We at the RAO see so many widows/next of kin at a loss over what to do when a veteran/retiree passes away. We can assist you and provide information of what you need to do.



# Test Your Mental Sharpness



## Probability Brain Teaser

*This is a quiz for people who know everything! You know them.  
I found out in a hurry that I didn't. These are not trick questions.  
They are straight questions with straight answers.*

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.
2. What famous North American landmark is constantly moving backward?
3. Of all vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. What fruit has its seeds on the outside?
5. In many liquor stores, you can buy pear brandy, with a real pear inside the bottle. The pear is whole and ripe, and the bottle is genuine; it hasn't been cut in any way. How did the pear get inside the bottle?
6. Only three words in standard English begin with the letters 'dw' and they are all common words. Name two of them.
7. There are 14 punctuation marks in English grammar. Can you name at least half of them?
8. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh.
9. Name 6 or more things that you can wear on your feet beginning with the letter 'S.'

## Answers on Page 6

## Keeping you informed

Army & Air Force Exchange Service Public Affairs

NEWS RELEASE: 15-039

June 18, 2015

EXCHANGE MEDIA CONTACT: CHRIS WARD - [wardchr@aafes.com](mailto:wardchr@aafes.com)

LastPass Users Encouraged to Change Passwords as Precaution <<http://publicaffairs-sme.com/pressrelease/?p=2005>>

DALLAS -LastPass, an internet company that offers a way to centrally manage passwords, disclosed a data breach in which email addresses, password reminders and encrypted password hashes (digital fingerprint) were accessed. Authorized Exchange shoppers who store information for [shopmyexchange.com](http://shopmyexchange.com) and [MyECP.com](http://MyECP.com) accounts through LastPass should change their passwords for these accounts.

LastPass reports they found no evidence of encrypted data taken or any LastPass user accounts accessed. LastPass believes that the data stored on their servers could not be used to facilitate a large compromise of account passwords.

LastPass advises users to change their master password if it was used as a password at other websites. They also recommend users enable multifactor authentication for added security. Multifactor Authentication protects accounts by requiring two forms of identification (Master Password + another optional form of identification) for access.

For more information please see the LastPass Security Notice at:

<<https://blog.lastpass.com/2015/06/lastpass-security-notice.html/>>.





Mar 16, 2015 | by: Amy Bushatz

[Tricare](#) officials are rolling out a new prescription drug clearance system that will block from coverage some ingredients used in compounded medications like pain killers, officials announced March 13.

The changes, which will go into effect May 1, are designed to cut the health insurer's pharmacy costs by no longer paying for compounds they considers unsafe or ineffective, Tricare officials said. They will most heavily impact prescription pain killers, which make up the majority of compounded medication filled by Tricare, they said. A compounded medication is a drug mixed with one or more non-FDA approved ingredients designed to alter the drug to fit the need of the person taking it. For example, children often take compounded medications to alter the drug's dosage to their weight, remove dyes to which they are allergic or turn a pill medication into a liquid.

For pain management, compounds are often used to turn pain medications into creams or sprays to target specific areas. Specialized compounding can also adjust the dosage to the size or pain tolerance of the patient. But a top Tricare official said in a Military.com interview that the effectiveness of those specialized pain medications are not always "supported by evidence." At least one Military Treatment Facility (MTF) has complained recently about a marketing agent for a pain medication compounding pharmacy soliciting potential customers in the MTF's pharmacy waiting room, he said. "We've seen several examples where compounding pharmacies are trying to go out and do direct marketing to patients," Dr. George Jones, Tricare's pharmacy chief said. "Unfortunately there are some bad actors out there that have tried to exploit this opportunity of interest in pain management with claims that may not quite be supported with the evidence."

Compounding agents cost Tricare more than \$514 million in 2014 and are on track to exceed \$2 billion for 2015, officials said. Yet those agents make up only 0.5 percent of the total number of prescriptions provided by Tricare. Tricare currently fills compounded medication for about 40,000 users a month, Jones said.

The vast majority of compounded medications will continue to be covered, Jones said. Although he declined to give an example of pain medication compounds that will no longer be included, he said popular compounding agents such as gabapentin and ketamine will still be covered. He was also not able to provide a percentage the compounding agents that will still be covered.

Right now, Tricare chooses which compounded medications to cover based on the screening of a single ingredient submitted by a pharmacy. But the new system operated by Tricare's pharmacy subcontractor, Express Scripts, will allow officials to screen every ingredient included in any given compound medication. If all ingredients do not match the accept list, coverage will be denied, they said.

Tricare officials decided which compounding ingredients will be on the [list based on FDA standards for compounding agents](#) released in July 2014, Jones said. Ingredient screening will be instantaneous through the online Express Scripts system. When an ingredient is denied, the pharmacist will be notified about which one and given the option to call Express Scripts to explore alternatives. Tricare users who wish to can file a "prior authorization" form and appeal to Express Scripts after a denial. The appeal will be processed in no more than five days, Jones said. To avoid a disruption in service while Tricare processes drug appeals, officials will pay for some no longer covered compounds on a case-by-case basis, Jones said. Tricare users who have had a compounded medication filled in the last 30 days will soon receive a letter by mail notifying them of the change.

# The Warrior Spirit

A video of 2:35 duration is included with the linked article. TSgt Linn Knight is an example of the warrior spirit. Indeed, inspiration is all around us:

<http://content.govdelivery.com/accounts/USDODAF/bulletins/10aa81b?reqfrom=share>

## Answers To Quiz

1. The one sport in which neither the spectators nor the participants know the score or the leader until the contest ends: *Boxing.*
2. North American landmark constantly moving backward: *Niagara Falls ... The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.*
3. Only two vegetables that can live to produce on their own for several growing seasons: *Asparagus and rhubarb.*
4. The fruit with its seeds on the outside: *Strawberry.*
5. How did the pear get inside the brandy bottle? *It grew inside the bottle. The bottles are placed over pear buds when they are small, and are wired in place on the tree. The bottle is left in place for the entire growing season. When the pears are ripe, they are snipped off at the stems.*
6. Three English words beginning with dw: *Dwarf, dwell and dwindle...*
7. Fourteen punctuation marks in English grammar: *Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation mark, brackets, parenthesis, braces, and ellipses.*
8. The only vegetable or fruit never sold frozen, canned, processed, cooked, or in any other form but fresh: *Lettuce.*
9. Six or more things you can wear on your feet beginning with 'S': *Shoes, socks, sandals, sneakers, slippers, skis, skates, snowshoes, stockings, stilts.*

## We Request your Assistance:

*Please forward this newsletter to as many friends and family as you want. Encourage your fellow military retirees/survivors to provide us an email address so they can keep in touch with the latest news.*

*Thanks*





## Budget plan would cut commissary days, hours

By: Karen Jowers, Staff writer

Defense officials want to reduce operating days and hours of most commissaries, as part of an effort to sharply reduce the amount of taxpayer dollars going to support the stores. Supporting documents for DoD's fiscal 2016 budget request, released Monday, indicate defense officials want to reduce the commissary subsidy by about \$300 million, to about \$1.15 billion. Most commissaries would remain open at least five days a week, according to the budget documents. But similar to a proposal floated last year, DoD has bigger plans for reducing the commissary budget, and for raising prices, starting in fiscal 2017.

Officials are asking for legislative changes that would allow them to expand the types of items commissaries sell, and to allow "variable pricing" - i.e., price markups. The surcharge money is used to build, repair, maintain and modernize commissaries, and to pay for store equipment. Taxpayer dollars are used to cover the costs of overhead and employee wages and benefits.

"This will allow goods to be priced above cost to increase revenues on certain items, while providing more savings to a market basket of goods that affect junior members with families the most," according to the budget. Currently, all items in commissaries are sold at cost plus a 5 percent surcharge added at the register. With the help of those additional proposed cuts starting in fiscal 2017, DoD would save a cumulative \$4.4 billion from fiscal years 2016 to 2020, according to the budget documents.

In their budget request last year, DoD officials proposed cutting \$200 million in Defense Commissary Agency funding, the first phase of a proposed three - year plan to slash the DeCA budget by \$1 billion. In the end, lawmakers restored that \$200 million to the budget.

It remains to be seen whether lawmakers will be receptive to the latest proposed cuts. Recommendations released by the Military Compensation and Retirement Modernization Commission on Jan. 29 proposed more modest cuts in the subsidy, and also suggested consolidating the commissary and exchange systems into one retail agency. Defense officials said the commission's report has not been taken into account in deliberations specifically on the 2016 budget request. The proposals have raised alarms in some quarters. "If you savings, the benefit is no longer a benefit," said Joyce Raezer, executive director of the National Military Family Association. Draft documents obtained by Military Times note that proposed reductions in operating hours would save more than \$29 million in fiscal 2016, and cuts in days of operation would save \$58 million. DeCA operates 241 stores around the world, including 178 domestic locations.

Source: <http://www.militarytimes.com/story/military/benefits/on>

# Military Retiree Websites: A Wealth of Information

## ARMY

<http://soldierforlife.army.mil/retirement/>

## NAVY

[http://www.public.navy.mil/bupers-npc/support/retired\\_activities](http://www.public.navy.mil/bupers-npc/support/retired_activities)

## AIR FORCE

<http://www.retirees.af.mil/>

## MARINES

[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/H\\_SR/e\\_RET\\_ACT](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR/e_RET_ACT)

## COAST GUARD

<http://www.uscg.mil/retiree/>

## ALL SERVICES

**DFAS:** <http://www.dfas.mil>

**TriCare:** <http://www.tricare.mil>

**TriCare Dental:** <http://www.trdp.org>

**Military Records:** <http://www.archives.gov/veterans>

**Casualty Assistance** <http://www.militaryonesource.mil/casualty>

**General Information / News** <http://www.militaryonesource.mil>

<http://www.military.com/benefits>

## USEFUL PHONE NUMBERS (area code 707)

(unless otherwise stated)

|   |                    |
|---|--------------------|
| Accounting and Finance                          | 424-8859           |
| Casualty Assistance Representative (CAR)        | 424-2106           |
| Commissary                                      | 437-4004           |
| Customer Service Central (DEERS/ ID Card Appts) | 424-8483/8468/4075 |
| Legal Office (Wills, trusts and legal advice)   | 424-3251           |
| Retiree Activities Office (RAO)                 | 424-3904           |
| Security Forces (Security Police)               | 424-2227           |
| Space Available Travel (Space "A")              | 424-1854           |
| Outdoor Recreation (Tickets and Tours)          | 424-5659           |
| Veterinary Clinic                               | 424-3010/2985      |
| Long Distance Information (no area code)        | 411                |

| 60 <sup>th</sup> Medical Group (MDG) | David Grant USAF Medical Center | Travis AFB CA  |
|--------------------------------------|---------------------------------|----------------|
| Information                          |                                 | 423-7300       |
| Appointments                         |                                 | 423-3000       |
| Appointments (Toll-Free)             |                                 | (800) 248-3462 |
| Pharmacy Refills                     |                                 | 423-7600       |
| TRICARE                              |                                 | (888) 874-9378 |
|                                      |                                 | (707) 423-3472 |
|                                      |                                 | (707) 423-7921 |